

PTO/SB/08A (08-03)

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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet 1 of 4

Complete if Known

Application Number	09/613,615
Filing Date	July 11, 2000
First Named Inventor	Cheryl Neofytides
Art Unit	3625
Examiner Name	Sarah R. Gedrich
Attorney Docket Number	10722-32691

U. S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
12	53	US- 5,664,110	09/02/1997	Green, et al.	
	54	US- 5,897,622	04/27/1999	Blinn, et al.	
	55	US- 6,324,525	11/27/2001	Kramer, et al.	
	56	US- 2001/0032183		Landry, et al.	
	57	US- 6,405,181	06/11/2002	Lent, et al.	
	58	US- 6,173,272	01/09/2001	Thomas, et al.	
	59	US- 6,339,766	01/15/2002	Gephart	
	60	US- 5,936,221	08/10/1999	Corder, et al.	
	61	US- 5,963,647	10/05/1999	Downing, et al.	
	62	US- 5,966,698	10/12/1999	Pollin	
	63	US- 5,825,003	10/20/1998	Jennings, et al.	
	65	US- 6,356,878	03/12/2002	Walker, et al.	
	103	US- 6,351,739	02/26/2002	Egendorf	
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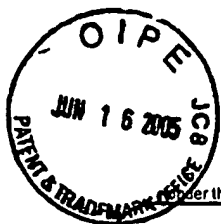
FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No.	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
		Country Code ³ *Number ⁴ *Kind Code ⁵ (if known)				

Examiner Signature	<i>James Zante</i>	Date Considered	8/19/06
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First Named Inventor	Cheryl Neofytides
Art Unit	3625
Examiner Name	Matthew S. Gart
Attorney Docket Number	10722-32691

Sheet	2	of	4
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NON PATENT LITERATURE DOCUMENTS

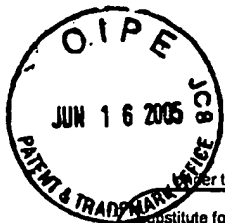
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
JZ	64	AUTHOR UNKNOWN: "About Western Union", www.westernunion.com, 06/10/2003, 9 pages, found on "www.westernunion.com/info/aboutUsIndex.asp?country=global" internet website and printed on June 10, 2003.	
	79	INA STEINER: "PayPal Online Payment Service – Another Way to Pay for Auction Items", www.auctionbytes.com, Feb. 20, 2000, 4 pages, No. 8, ISSN-1528-6703, found on www.auctionbytes.com internet website and printed on Sep. 23, 2003	
	80	INA STEINER: "BidPay.com Offers Click and Pay Service for Buyers", www.auctionbytes.com, Jan. 23, 2000, 4 pages, No. 8, ISSN-1528-6703, found on www.auctionbytes.com internet website and printed on Sep. 23, 2003	
	81	INA STEINER: "Follow-up to BidPay Article", www.auctionbytes.com, Feb. 07, 2000, 4 pages, No. 8, ISSN-1528-6703, found on www.auctionbytes.com internet website and printed on Sep. 23, 2003	
	82	STEVEN BARAS: "Staff Letters and Memoranda", State of New York Banking Department, July 18, 2000, 2 pages, found on www.banking.state.ny.us/lo000718.htm internet website and printed on Sep. 23, 2003.	
	83	ALMAR LATOUR: "PayPal Electronic Plan May Be On the Money in Years to Come", The Wall Street Journal Interactive Edition, Nov. 15, 1999, found on www.paypal.com/html/wsj.html internet website and printed on Sep. 23, 2003.	
	84	HAL PLOTKIN: "Beam Me up Some ^{CASH} Money", Silicon Valley Insider, Sep. 8, 1999, 3 pages, found on www.halplotkin.com/cnbcs029.htm internet website and printed on Sep. 23, 2003.	
	85	KAREN EPPER HOFFMAN: "PayPal Still Running Free, But the e-payments company's carefree days may be numbered if regulators decide it's essentially a bank.", Bank Technology News, date of publication unknown, from the content cited, it should be after March, 2001, 3 pages, found on www.banktechnews.com/btn/articles/btnoct01-13.shtml internet website and printed on Sep. 23, 2003.	
	86	AUTHOR UNKNOWN: "PayPal.com Case Study", date of publication unknown, latest article quoted was published on May 9, 2000, 7 pages, found on http://fox.rollins.edu/~slackman/paypal.htm internet website and printed on Sep. 23/2003.	
✓	87	AUTHOR UNKNOWN (indicated as Confinity, Inc): " PayPal for the Palm", 2 pages, date of publication unknown, found on www.handheldnews.com/file.asp?ObjectID=5401 internet website and printed on Oct. 10, 2003.	

Examiner Signature	<i>James Zunte</i>	Date Considered	8/19/06
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		Art Unit	3625
		Examiner Name	Matthew S. Gart
Sheet 3	of 4	Attorney Docket Number	10722-32691

NON PATENT LITERATURE DOCUMENTS			
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JZ	88	AUTHOR UNKNOWN: "PayPal News" 2 pages, date of publication unknown, found on www.andrys.com/paypal.html internet website and printed on Sept. 23, 2003. 3 PAGES	
1	89	AUTHOR UNKNOWN: "Online Payment Services", 3 pages, date of publication unknown, from the Copyright 1999-2003, it was believed to be sometime in 2003, found on www.auctionbytes.com/cab/pages/payment internet website and printed Sept. 30, 2003.	
	90	INA STEINER: "Accepting Credit Cards When You Sell Items: ProPay and BillPoint Payment Services", June 18, 2000, 4 pages, found on www.auctionbytes.com/cab/abu/y200/m06/abu0016/s04 internet website and printed on Sept. 30, 2000.	
	91	AUTHOR UNKNOWN: "WHOIS search rResults - WHOIS Record for bidpay.com," 2 pages, date of publication unknown but believed to be after the filing of the present application, found on www.networksolutions.com internet website and printed on Oct. 14, 2003.	
	92	AUTHOR UNKNOWN: "First Data Acquires PaySys International," 2 pages, April 30, 2001, found on www.paysys.com/news/press2001/paysys043001.pdf internet website and printed on Oct. 14, 2003.	
	93	AUTHOR UNKNOWN: "PaySys sign up four Asian Distributors," 2 pages, date of publication unknown but believed to be after the filing of the present application, found on www.bizjournals.com internet website and printed on Oct. 14, 2003. 3 PAGES	
↓	94	AUTHOR UNKNOWN: "VisionPLUS Consumer Payment Solution Overview," 2 pages, date of publication unknown but believed to be after the filing of the present application, found on www.paysys.com internet website and printed on Oct. 14, 2003.	
	95	AUTHOR UNKNOWN: "Payment and Services from PaySys," 2 pages, date of publication unknown but believed to be after the filing of the present application, found on www.paysys.com internet website and printed on Oct. 14, 2003., 3 pages, found on www.banktechnews.com/bn/articles/bn00101-13.shtml internet website and printed on Sep. 23, 2003.	
JZ	96	AUTHOR UNKNOWN: "PaySys - Company Overview," 2 pages, date of publication unknown but believed to be after the filing of the present application, found on www.paysys.com internet website and printed on Oct. 14, 2003.	
JZ	97	AUTHOR UNKNOWN: "BidPay: Buyer FAQs - Sending Payments and Using the Money Order Service" 7 pages, date of publication unknown but believed to be after the filing of the present application, found on www.bidpay.com internet website and printed on Oct. 14, 2003.	

Examiner Signature	<i>Janey Zunte</i>	Date Considered	8/19/04
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✓	98	AUTHOR UNKNOWN: "BidPay: Seller FAQs - Receiving Payments and Using the Money Order Service" 7 pages, date of publication unknown but believed to be after the filing of the present application, found on www.bidpay.com internet website and printed on Oct. 14, 2003.	
✓	99	AUTHOR UNKNOWN: "A million credit card transactions in five hours" 2 pages, date of publication unknown but believed to be after the filing of the present application, found on www.hoise.com internet website and printed on Oct. 14, 2003.	

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